

## **ABSTRACT**

Aspects of the invention are found in a hub-to-hub business network, the network characterized by having modifiable hubs in each layer. A central service directs the operation. A broker or client can solicit quotes from providers through the central network server. Additionally, the central network hub provides web access for clients and brokers, intranet capabilities for the respective employees and entities, and ASP functionality. The central server may be partitioned to allow for secure communication among individuals or groups of individuals. Further, a provider may be able to directly interface with client employees through such ASP, web hosting, and intranet functionalities.